

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: LAVAJA, RUSSELL J.  
LAVAJA, SUSAN M.

§ Case No. 10-00373

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH R. VOILAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Northern District of Illinois  
219 S. Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00AM on 05/03/2012 in Courtroom 2500, United States Courthouse, Kane County Courthouse  
100 S. Third Street  
Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/01/2012

By: JOSEPH R. VOILAND  
Trustee

JOSEPH R. VOILAND  
1625 WING ROAD  
YORKVILLE, IL 60560  
(630) 553-1951

Certificate of Notice Page 3 of 7  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: LAVAJA, RUSSELL J.  
LAVAJA, SUSAN M.

§ Case No. 10-00373

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Debtor(s) \_\_\_\_\_

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 18,000.33  
*and approved disbursements of* \$ 75.00  
*leaving a balance on hand of* <sup>1</sup> \$ 17,925.33

**Balance on hand:** \$ 17,925.33

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 17,925.33

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH R. VOILAND	2,550.02	0.00	2,550.02
Trustee, Expenses - JOSEPH R. VOILAND	95.44	0.00	95.44

Total to be paid for chapter 7 administration expenses: \$ 2,645.46

Remaining balance: \$ 15,279.87

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 15,279.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 15,279.87

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 53,829.12 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 28.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	9,752.81	0.00	2,768.42
2	American Info Source, LP	20,773.62	0.00	5,896.78
3	Chase Bank USA, NA	2,798.47	0.00	794.37
5	FIA Card Services, NA/Bank of America	20,504.22	0.00	5,820.30

Total to be paid for timely general unsecured claims: \$ 15,279.87

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH R. VOILAND  
Trustee

JOSEPH R. VOILAND  
1625 WING ROAD  
YORKVILLE, IL 60560  
(630) 553-1951

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Russell J. Lavaja  
 Susan M. Lavaja  
 Debtors

Case No. 10-00373-MB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: pseamann  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: May 14, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2012.

db/jdb	Russell J. Lavaja, Susan M. Lavaja, 6N724 Mallard Lake Rd., Saint Charles, IL 60175
14933021	+AT&T Universal Card, Processing Center, Des Moines, IA 50363-0001
14933022	Bank of America, POB 15019, Wilmington, DE 19886-5019
14933023	+Capital One, POB 26074, Richmond, VA 23260-6074
16853567	Chase Bank USA, NA, PO Box 15145, Wilmington, DE 19850-5145
14933024	Chase Business LOC, POB 9001022, Louisville, KY 40290-1022
14933026	+Midwest Bank, 501 W. North Ave., Melrose Park, IL 60160-1610
14933027	Visa, Inc., POB 8999 - Mailstop M1-11J, San Francisco, CA 94128-8999
14933029	Wells Fargo Home Mortgage, POB 5296, Carol Stream, IL 60197-5296

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

16782375	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 15 2012 03:23:45 American InfoSource LP as agent for, Citibank (South Dakota) N.A., PO Box 248840, Oklahoma City, OK 73124-8840
17542517	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 15 2012 03:23:44 American InfoSource LP as agent for Citibank N.A., PO Box 248840, Oklahoma City, OK 73124-8840
14933025	E-mail/PDF: mrdiscen@discoverfinancial.com May 15 2012 03:14:26 Discover, POB 6103, Carol Stream, IL 60197-6103
16755453	E-mail/PDF: mrdiscen@discoverfinancial.com May 15 2012 03:14:26 Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
17204038	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 15 2012 03:23:45 FIA Card Services, NA/Bank of America, by American InfoSource LP as its agent, PO Box 248809, Oklahoma City, OK 73124-8809
14968086	E-mail/Text: vci.bkcy@vwcredit.com May 15 2012 02:59:51 VW Credit, Inc., P.O. Box 829009, Dallas, TX 75382-9009
14933028	E-mail/Text: vci.bkcy@vwcredit.com May 15 2012 02:59:51 Volkswagen Credit, POB 17497, Baltimore, MD 21297-1497

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2012

Signature: \_\_\_\_\_

*Joseph Speetjens*

District/off: 0752-1

User: pseamann  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 16

Date Rcvd: May 14, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2012 at the address(es) listed below:

Joseph Voiland jrvoiland@sbcglobal.net, jvoiland@ecf.epiqsystems.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Roy Safanda, Esq on behalf of Debtor Russell Lavaja rsafanda@xnet.com  
Toni Dillon on behalf of Creditor WELLS FARGO BANK, N.A. tdillon@atty-pierce.com,  
northerndistrict@atty-pierce.com

TOTAL: 4